



# Benefits Newsletter

August 2021



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the [SERVICE-CENTER@srs.gov](mailto:SERVICE-CENTER@srs.gov).

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# August

## FINANCIAL WELLNESS MONTH

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12 Benefits and You	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	View the Retirement Services page for more info on the webinars this month			





## Health and Welfare

# Sleep Management Awareness

Are you getting enough rest  
to safely and effectively  
perform your job?

### The most common causes of insomnia:



1  
Depression,  
stress and  
anxiety



2  
Illnesses



3  
Uncomfortable  
sleeping  
conditions



4  
Change of climate  
or time zone

### How to deal with insomnia :



Avoid caffeine,  
stimulants and  
energy drinks



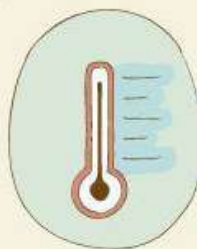
If you have a  
desk job, make  
sure to take a  
walk and get  
some fresh air  
before sleep



Follow a bedtime  
routine (personal  
hygiene, changing  
into bedtime  
clothes)



Sleep on a  
moderately soft,  
comfortable and  
even bed



Maintain a  
moderate  
temperature in  
your bedroom (18  
to 25 degrees  
Celsius)



Quiet and  
darkness help to  
produce  
melatonin



Go to bed and  
wake up at the  
same time every  
day

Good sleep  
habits  
promote  
healthier  
lives!



## Health and Welfare

**SRNS Medical  
SPD  
information -  
Did You Know?**

The Medical Summary Plan Description (SPD) outlines how our medical plans operate. This includes items that are not covered by the plan. Make sure you're familiar with the ins and outs of the medical plan.

Here are links to the Medical SPD:

Part 1: [https://srsgov.sharepoint.com/sites/HumanResources/Medical/spd\\_part1.pdf](https://srsgov.sharepoint.com/sites/HumanResources/Medical/spd_part1.pdf)

Part 2: [https://srsgov.sharepoint.com/sites/HumanResources/Medical/spd\\_part2.pdf](https://srsgov.sharepoint.com/sites/HumanResources/Medical/spd_part2.pdf)

Appendices: [https://srsgov.sharepoint.com/sites/HumanResources/Medical/spd\\_append.pdf](https://srsgov.sharepoint.com/sites/HumanResources/Medical/spd_append.pdf)

### **SOME EXPENSES NOT COVERED:**

#### **Not Medically Necessary Services or Supplies**

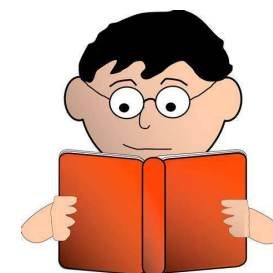
Any service or supply that is not Medically Necessary. However, if a service is determined to be not Medically Necessary because it was not rendered in the least costly setting, Covered Expenses will be paid in an amount equal to the amount payable had the service been rendered in the least costly setting.

#### **Illegal Acts**

Any illness or injury received while committing or attempting to commit a crime, felony or misdemeanor or while engaging or attempting to engage in an illegal act or occupation.

#### **Intoxication or Drug Use**

Any service (other than Substance Use Disorder Services), Medical Supplies, charges or losses resulting from a Member being Legally Intoxicated or under the influence of any drug or other substance or taking some action the purpose of which is to create a euphoric state or alter consciousness. The Member, or Member's representative, must provide any available test results showing blood alcohol and/or drug/substance levels upon request by the Corporation. If the Member refuses to provide these test results, no Benefits will be provided.







## Retirement Services

– Financial Wellness Month –  
Coming This August!



This August will be SRS Financial Wellness Month. Throughout the month of August, SRS will provide live, interactive webinars from each of the below financial vendors covering a wide array of financial topics. Webinars will be available to SRNS, SRR, BSRA and DOE employees.

The purpose of this month is to empower financial health among our employees by providing educational opportunities to help them make informed financial decisions that will positively affect their lives. The key to *financial wellness* is understanding what *financial success* looks like to you and making decisions accordingly.

Webinar descriptions, and registration links will be sent out in employee communications!

**Vanguard:** Refocus for Retirement (R4R), Getting on Track, Retirement Income, Target-date Investments, Financial Freedom, Is Roth right for you

**Transamerica:** SIP Plan Essentials, Money Management Essentials, Get Ready to Retire, Women & Retirement

**Schwab:** Schwab Personal Choice Retirement Account (PCRA)

**BlackRock:** Retirement and Emergency Savings, Overview of Index Funds

**Edelman Financial Engines:** How EFE Can Help You, Make the Most of your 401(k), Optimize your Social Security

**HSA Bank:** HSA 101, HSA Investment Overview



BLACKROCK





## Disability

### Disability – Did You Know?

Did you know that the Disability Dept. is available to conduct presentations for your Staff or Safety Meetings? We provide a detailed overview of the FMLA, short term disability (STD), and long-term disability (LTD) programs in a 1-hour format. (This can be condensed for shorter meetings.) In this presentation, we review the guidelines of the Family & Medical Leave Act, along with all employee and manager responsibilities when out on disability. You'll gain an understanding of how the STD and LTD programs work, what medical documentation is required, and how people get paid under the plans. To schedule a presentation for your group, contact the Disability Dept. at [5sick@srs.gov](mailto:5sick@srs.gov) or 5-SICK.

Did you know that restrictions and “work hardening” (a progressive return to full time duty) are available when returning from short term disability? You should always discuss your work status (ability to work, with or without restrictions) with your personal physician. This is also noted on the pre-surgery and post-surgery disability forms you receive from the Disability Dept. If your physician feels you can return to work with certain restrictions/limitations, you can be accommodated in most work situations. Light duty may be available to assist you in easing back into the workplace. When on work hardening, which runs for a maximum of 3 weeks, the balance of your workday will be supplemented with disability pay.

Did you know that the short-term disability (STD) program excludes injuries/illnesses resulting from illegal or criminal activities? An example would be driving under the influence of alcohol or drugs. If an accident/injury occurs, medical insurance and short-term disability will be denied. The following is a list of exclusions on the STD plan:

Benefits are not paid for a Disability caused by or resulting from:

- Act or commission of criminal or illegal activities
- When you are incarcerated for the commission of a crime, regardless if the crime contributed to your Disability
- Non-compliance with a prescribed treatment program
- Any illness or injury resulting from any occupation or work for compensation or profit
- Serving in the armed forces of any country
- Cosmetic procedures

#### **To Learn More About the Disability Program(s)**

- Reference the Disability Page on InSite, under Services, Human Resources Home, Benefits, Disability
- Follow this link to watch a 5-minute video  
[http://vod.srs.gov/play/srns/HR\\_Disability](http://vod.srs.gov/play/srns/HR_Disability)
- See the tri-fold brochure  
[https://web.srs.gov/hr/benefits/pdf/fmla\\_ltd\\_ir.pdf](https://web.srs.gov/hr/benefits/pdf/fmla_ltd_ir.pdf)



## Benefits Spotlight

# Reminder: AFLAC \$50 Benefit

For participants in the Aflac plans, don't forget that you can still file for wellness claims for screenings since your effective coverage date.

To file a claim, simply visit [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) and click on Customer Service then File a Claim. Here you may file a claim online, or you may obtain the appropriate claim form.

Remember! The Accident plan has a **\$50 Wellness Benefit**, and the Critical Illness plan has a **\$50 Health Screening Benefit**.

### TESTS COVERED UNDER ACCIDENT PLAN ONLY

- Eye Examination
- Immunization
- Vision Screening
- Annual Physical Exam
- **COVID-19 Vaccine**

### TESTS COVERED UNDER CRITICAL ILLNESS PLAN ONLY

- Breast Ultrasound
- Chest X-ray
- Colonoscopy
- Hemocult Stool Analysis
- Skin Cancer Screening
- Stress Test (Bicycle or Treadmill)
- Thermography

### TESTS COVERED UNDER BOTH PLANS

- Biometric Testing
- Blood Screening
- Blood Test for Triglycerides
- Bone Marrow Testing
- CA 125 (Blood Test for Ovarian Cancer)
- CA 15-3 (Blood Test for Breast Cancer)
- CEA (Blood Test for Colon Cancer)
- Fasting Blood Glucose Test
- Flexible Sigmoidoscopy
- HIV (Human Immunodeficiency)
- HPV (Human Paillomavirus)
- Mammography
- PAP Smear
- PSA (Blood Test for Prostate Cancer)
- Serum Cholesterol Test (HDL and LDL)
- Serum Protein Electrophoresis (Myeloma)
- Ultrasound
- **COVID-19 Test**

Any questions can be directed to Aflac at: 1-800-433-3036 or [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com).

